

For Your Benefit

State of Michigan Retired Employees

Volume 2 2005

Blues working to protect your privacy

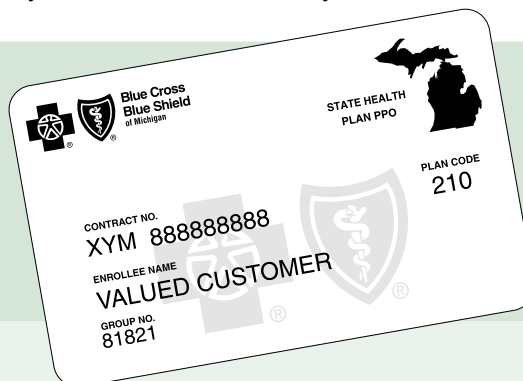
Identity theft is one of the fastest growing crimes in the U.S. Someone illegally using your Social Security number and assuming your identity can cause a lot of problems. So, you want to keep your private information, well, private. And we do, too.

As part of our ongoing efforts to protect your privacy and meet mandated legislation, Blue Cross Blue Shield of Michigan and Blue Care Network are replacing the Social Security number with an assigned contract number. This includes a new contract number on your Blues ID card and other correspondence. We will be mailing new ID cards to all members. You will receive a new Blues ID card before the end of this year.

Out with the old. In with the new.

When you receive your new ID card, please destroy the old card and begin using the new one immediately. That way, your doctor, hospital, pharmacist and others can begin using the new number to submit your claims.

If you call the State of Michigan Customer Service Center after you receive your new ID card, you can still give your Social Security number for verification purposes. Our customer service representatives are ready to help you with any questions regarding your new ID card, or any other issue concerning your coverage.



Look for your new Blues ID card with a new contract number before the end of this year!



**Blue Cross
Blue Shield
Blue Care Network
of Michigan**

Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association

This issue provides a variety of timely information related to your health care benefits and your health care needs.

Hot fun in the summertime

It's here. It's summer. Long days. Warm weather. You're probably spending a lot of time outside, enjoying life. And so you should. With just a few precautions, you can enjoy these days to the fullest.

Taking care of yourself is a year-round task, but the summer months can bring particular opportunities for you to safeguard your health. During the summer months, hospital emergency departments throughout the country fill up with children and adults who require treatment for traumatic but often preventable injuries. Whether it's avoiding mosquito bites or food poisoning, there are actions you can take to stay healthy.

Swimming safety

There's nothing better than splashing in a pool, or hitting the waves at the beach. Plus, it's good exercise, if you exercise a bit of caution. Here are some tips to help prevent water tragedies:

- Be alert. Slipping under the water can happen in the blink of an eye. So even when a lifeguard is present, be careful.
- Don't drink. Water fun and alcohol don't mix. Drinking is a major contributing factor in at least 50 percent of drownings among teens and adults.*
- Kids should have adult supervision at all times. (Supervision means that the adult isn't reading, playing cards, or even talking on the phone.)
- Never swim alone or in unsupervised places.
- Learn CPR.
- People who can't swim should wear personal flotation devices at all times. Don't use air-filled swimming aids (such as "water wings") instead of life jackets or life preservers. These can give a false sense of security.
- Walk or jump feet-first into rivers and pools to reduce the risk of injury.

*National Center for Injury Control and Prevention

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Editorial Correction

In the last issue of For Your Benefit (Volume 1 2005), we mistakenly reported in the article, "You can benefit from SHP's diabetic coverage" that syringes and needles were available through the SUPPORT Program. Syringes and needles continue to be provided through the Participating Pharmacy ID Card Plan administered by Express Scripts. We apologize for any inconvenience this may have caused.

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If you have a pool at home:

- Install a four-sided, isolation pool-fence with self-closing and self-latching gates around the pool. The fence should be at least four feet high and completely separate the pool from the house and the yard.
- Install a telephone near the pool. Know how to contact local emergency medical services.

Pretty but poisonous plants

The well-known rhyme "Leaves of three, let them be" can help you identify poison oak and poison ivy, but don't forget poison sumac, which has seven to 13 leaves and is just as bothersome. All of these plants have an oil called urushiol that causes a rash when it comes in contact with the skin.

If you're going outside, buy one of the skin creams that prevents urushiol from getting on your skin. Although it may be warm outside, wear long sleeves and long pants.

If you do touch a poisonous plant:

- Clean the area with soap and water immediately, or
- Wipe the area with alcohol to remove the oils
- Wash all clothes and items that may have touched the oil
- If a rash develops, take cool showers and oatmeal or baking soda baths
- Apply calamine lotion to the area
- Contact your doctor if the rash becomes severe

*The National Institute of Allergy and Infectious Diseases

Creepy crawlers can spoil your fun

Summer brings out the best in all of us. It also brings out four, eight and multi-legged critters that can put an end on your summer enjoyment. Watch out for these bugs.

Ticks

A tick bite can cause Lyme disease, a bacterial infection. Most cases of Lyme disease occur from May through September when people are more likely to be involved in outdoor activities such as gardening, raking leaves, or even playing in the yard.

To reduce your risk of Lyme disease*:

- Tuck your pants inside of socks, and wear long sleeves to help keep ticks from reaching your skin.
- Wear light-colored clothing so you can spot the ticks. It's unlikely that a tick will transmit Lyme disease if it has been attached to your body for less than 24 to 36 hours.

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- Check your entire body for ticks each night after being in an exposed area.
- Apply insect repellent that contains DEET (diethyl-m-toluamide) to clothes and exposed skin.
- If you do find a tick on your body, remove it with a

pair of tweezers and contact your physician if a bulls-eye rash or flu-like symptoms develop.

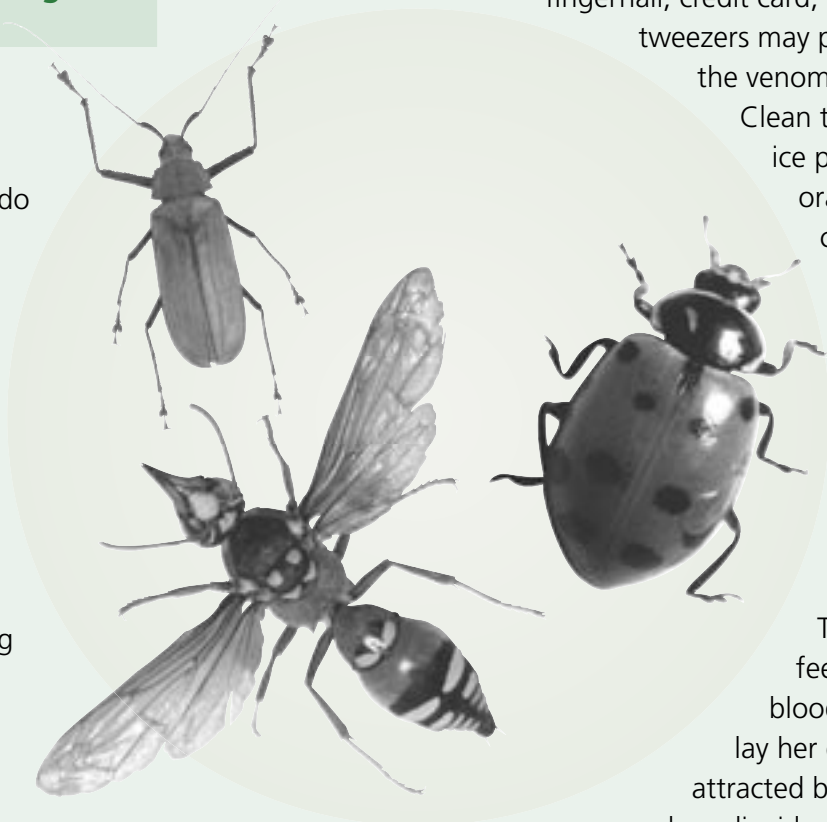
For additional information about Lyme disease, please see the Centers for Disease Control and Prevention Web site at www.cdc.gov.

Stinging insects

Bees, hornets, yellow jackets and wasps can do more than just spoil a picnic. These insects send more than half a million people each year to hospital emergency rooms and cause at least 50 deaths. Symptoms of an allergic reaction to insect stings include hives, itchiness, swelling in areas other than the sting site, difficulty breathing, dizziness, hoarse voice and swelling of the tongue. In severe reactions, the person may develop allergic shock (anaphylaxis) in which he or she loses consciousness and can have cardiac arrest.

To avoid being stung:

- Wear light-colored clothing. Insects are attracted to bright pastels, flowery prints and dark colors.
- Don't use perfumes, lotions and scented hair products.
- Avoid brushing against plants, bushes and vegetation.



- Don't swat at buzzing insects. They will sting if they feel threatened. Stand still or move away slowly. (Do not crush a bee or wasp. An "alarm pheromone" can be released into the air, causing nearby wasps to attack.)
- Keep food covered when eating outdoors.
- Don't drink soft drinks from cans. Stinging insects are attracted to the sweetness and may crawl inside the can.

Most stings can be treated at home. If you can see the stinger in the skin, scrape it off with a blade, fingernail, credit card, or piece of paper. Using tweezers may push more venom out of the venom sac and into the wound. Clean the area and apply an ice pack. Pain medications, oral antihistamines, and calamine lotion are good for treating minor symptoms.

And then, there's the mosquito

The mosquito is a different breed of bug. Unlike the others, the mosquito bites to live.

The female mosquito feeds on the proteins in blood, which she needs to lay her eggs. Mosquitoes are attracted by heat, moisture, and carbon dioxide. Therefore, anyone who's breathing in the summer time is a target.

Mosquitoes can carry many types of diseases that are caused by bacteria, parasites or viruses, including:

- **Encephalitis** — Encephalitis is caused by viruses. The flu-like symptoms include a high fever, headache, and fatigue accompanied by a stiff neck and confusion. There are several types of encephalitis, such as **St. Louis, Western equine, Eastern equine, La Crosse** and **West Nile**. Many

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people are concerned about mosquitoes transmitting West Nile virus, but less than one percent of mosquitoes actually carry the virus, and only one to two percent of infected humans develop any symptoms.

- **Dengue Fever** — Dengue fever was found in the United States in 1985. It's caused by a virus that produces a range of illnesses, from viral flu to hemorrhagic fever.
- **Malaria** — Malaria is caused by a parasite that grows in the bloodstream and causes flu-like symptoms. It's a severe disease that can be fatal, but is treatable.
- **Yellow Fever** — Yellow fever does not occur in the United States, but is prevalent in Africa. The symptoms are similar to those of malaria, but may also include vomiting and jaundice. Yellow fever can be fatal. There's no treatment for the disease itself, only the symptoms.

To avoid mosquitoes:

- Empty stagnant water. These are mosquito breeding grounds.
- Keep your lawn cut short. Mosquitoes can live in your lawn.
- Use insect repellents containing DEET or the chemical name N, N-Diethyl-m-toluamide. Follow the package directions closely. DEET can be toxic if used improperly, and should not be used on children under two years of age.
- Consider staying indoors at dawn, dusk, and in the early evening, which are peak mosquito biting times.

To treat a mosquito bite, wash it and apply a topical antihistamine. Avoid scratching, which can cause infection.

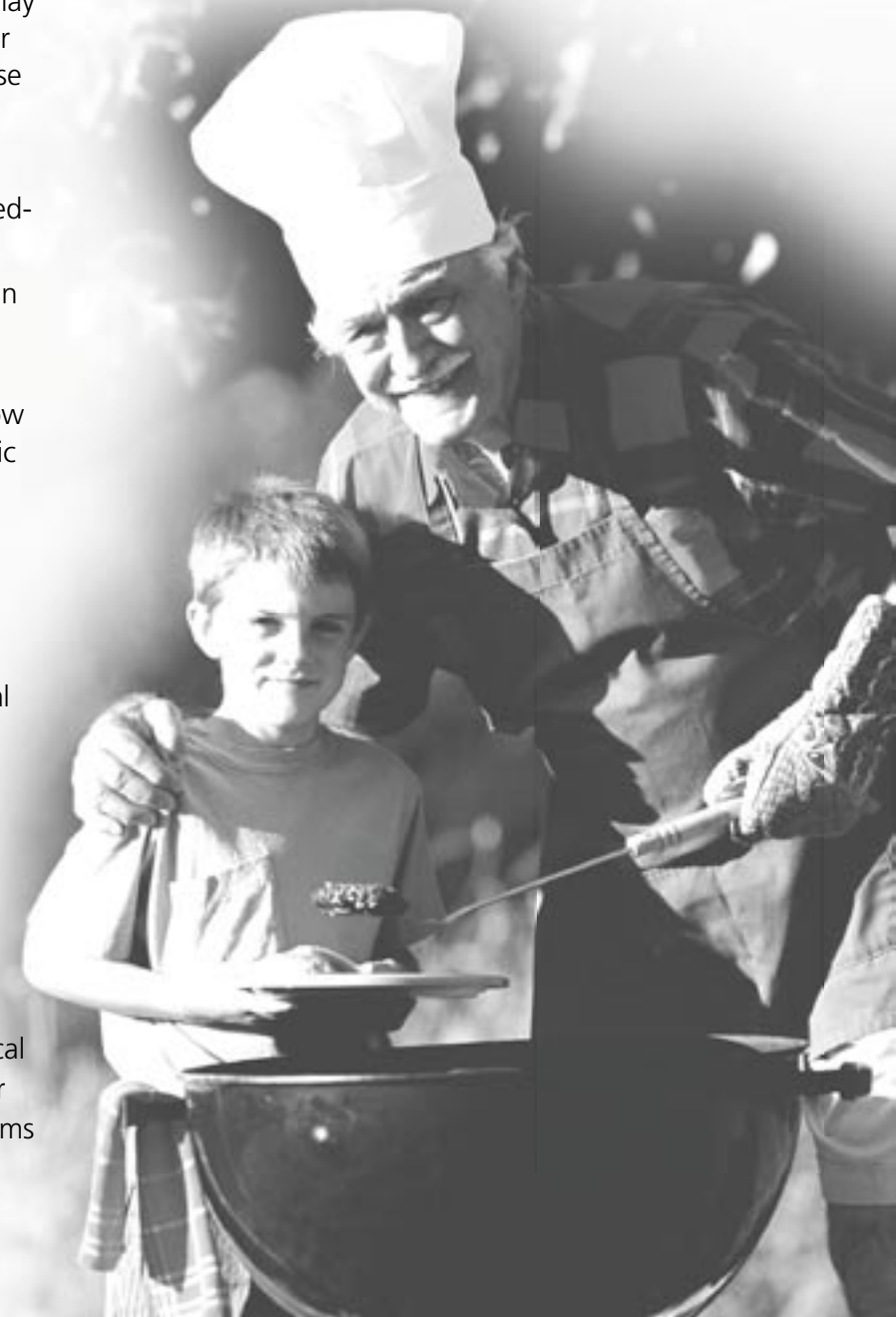
Food poisoning

Food and summer go hand in hand. Just be careful when you take foods outside in the heat because disease-causing bacteria multiply more rapidly on warm food. The food may not taste or smell any differently, but the after affects are agonizing. Typical symptoms include nausea, vomiting, diarrhea, fever and abdominal cramps. Other, more severe symptoms

may include paralysis, visual changes and difficulty swallowing. Symptoms usually appear four to 48 hours after ingestion of a contaminated food but they can be delayed for as long as two weeks.

In most cases, although the symptoms can be quite uncomfortable, a full recovery is expected. In some cases, however, infections from contaminated food can be dangerous and life-threatening. Pre-existing illnesses or health conditions can contribute to the severity of illness.

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Consider these guidelines:

- **Wash your hands and the food preparation surfaces with hot soapy water before you handle food,** especially after using the bathroom, changing diapers or interacting with animals. Keep wipes or disposable washcloths to clean your hands and surfaces when soap and water aren't available.
- **Make sure food is thoroughly chilled before you put it in the cooler.** Use an insulated cooler with plenty of ice or ice packs to keep the food at 40°F. Don't put coolers in the trunk of a car. Keep them inside an air-conditioned car or in a shady spot and replace the ice as needed.

- **Don't let raw foods come in contact with ready-to-eat foods.** Wrap foods such as hamburger and poultry in a leak-proof container, so the juices don't leak on other foods. Any utensils, plates and cutting boards that you used with raw meats must be washed with soap and hot water before you use them with cooked food.
- **Don't partially cook food and then finish cooking it later.** This allows bacteria to survive and multiply to a point where cooking cannot destroy them.
- **Don't thaw food at room temperature.** Thaw food in the refrigerator, under cold water, or in the microwave.
- **Eat take-out foods within two hours, or refrigerate it.**
- **Once the outdoor temperature reaches 90°F, don't leave food outside for more than an hour.**
- **Avoid raw or undercooked seafood.**
- **Thoroughly cook all meats.** To kill disease-causing organisms, cook meats to the following internal temperatures: ground meat to 160°F, steaks 145°F, whole poultry 180°F, and chicken breast and legs to 170°F.

Remember, it's better to avoid getting ill than trying to get better once you are.

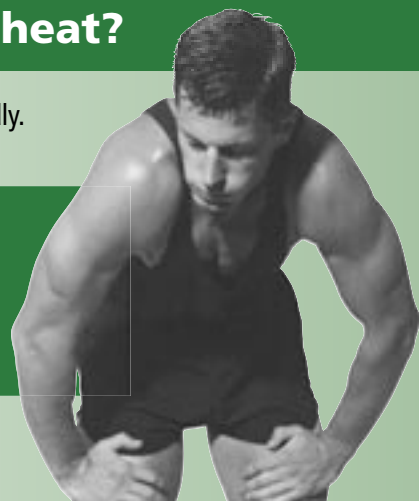


How do you know when you've had too much heat?

If left untreated, dehydration can escalate to heat exhaustion or heat stroke that can be deadly. The main symptoms for these include:

- Fatigue
- Dizziness
- Nausea or vomiting
- Headache
- Rapid and shallow breathing
- High temperature
- Rapid heart beat
- Decreased alertness or complete loss of consciousness

If you do experience symptoms of heat exhaustion, doctors say stop activity at once and cool off in the shade or in an air-conditioned building.



When it's too hot to handle

You've heard it on radio and television; this has been one of the hottest summers on record. The U.S. National Weather Service says heat is the leading weather-related killer and, in the USA, has killed more people than lightning, tornadoes, floods and hurricanes combined in the last 10 years.

Heat and humidity — a deadly combination

Normally, the body stays cool by letting heat escape through the skin and by evaporating sweat (perspiration), which helps cool the skin and the body core. But in hot, humid weather, sweat doesn't work as well. The air is already warm and heavy with humidity, and it can't absorb the extra heat and sweat. So the body begins to warm up, and the heart begins pumping more blood to the skin to release the extra heat. You'll notice that even if you sit still in hot weather, your heart beats fast.

Finding relief

The good news is that heat-related illnesses and deaths can be prevented. The two most obvious ways to prevent heat related complications are to stay cool and drink plenty of water.

Stay cool

The most efficient way to beat the heat is to stay in an air-conditioned area. If you don't have air conditioning, go to a shopping mall or public library for a few hours.

Contact your local health department to see if there are any heat-relief shelters in your area. Electric fans may be useful, but don't rely on them when the temperature is in the 90s or higher. A fan will not prevent heat-related illness. A cool shower or bath is more effective way to cool off. Also, use your stove and oven less to maintain a cooler temperature in your home.

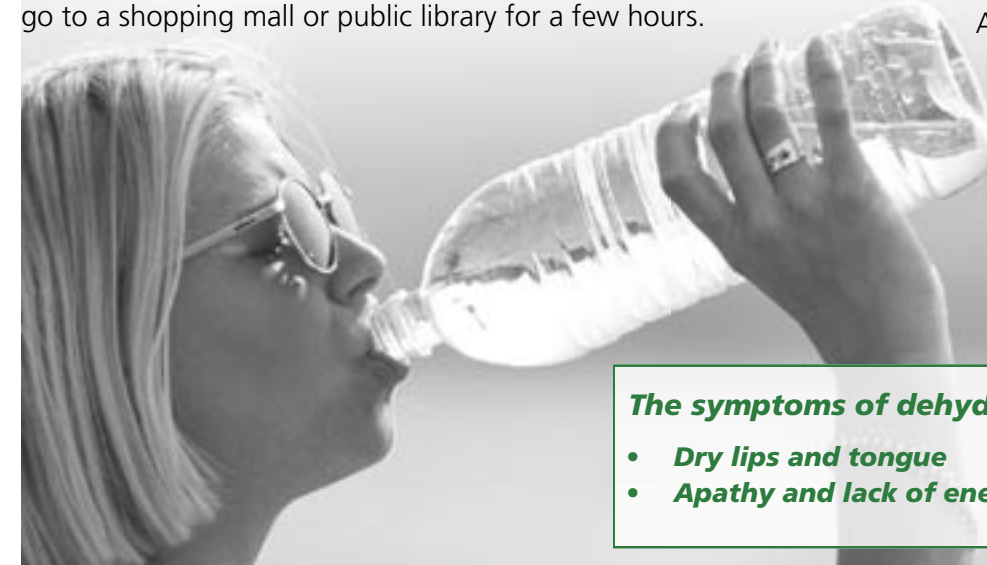
If you must be out in the heat, try to plan your activities so that you're outdoors either before noon or in the evening. While outdoors, rest frequently in a shady area. Resting periodically will give your body's thermostat a chance to recover.

Drink more water

Some people underestimate the importance of water, but as simple as it is, it's one of the first steps to relief in hot weather. Water makes up about 60 percent of our body weight. We lose about two cups of water just from everyday breathing. When it's hot, we lose more when we sweat. What we lose, we must replace. Otherwise, we run the risk of becoming dehydrated.

It's important to drink before you actually get thirsty because by the time you're thirsty, you're already dehydrated. This is why you should drink water every 20 minutes when you're in extreme heat or exercising and sweating. Avoid drinks with caffeine, alcohol or carbonation.

Also, although sports drinks are appealing, water is what your body needs. It's the quickest way to regain lost fluid. The added sugars and flavors in juice and sports drinks actually slow the absorption process.



The symptoms of dehydration are:

- **Dry lips and tongue**
- **Apathy and lack of energy**
- **Muscle cramping**
- **Bright-colored or dark urine**



Family Health Centers provide quality health care

When you're retired, you want to spend your time doing activities you enjoy, not traveling from one doctor's office to another for health care services.

The Family Health Centers of Blue Care Network make it easy for you. At the Centers, you'll find internists, family practice doctors and pharmacists in one convenient location to serve your health care needs. Together with the receptionists, medical assistants and nurses — members of the United Auto Workers — they form a team of dedicated health care professionals.

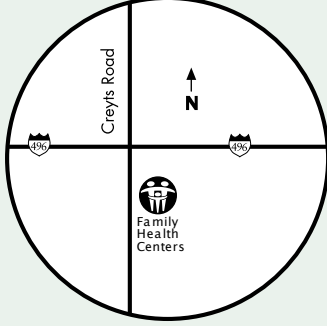
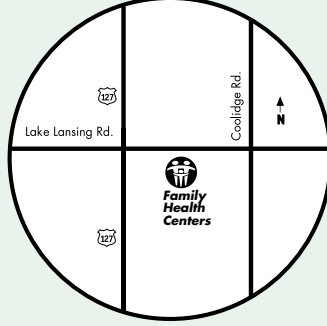
The health centers accept most insurance plans, not just BCN. They also accept BCBSM, Medicare and many other insurance plans.

The Family Health Centers are conveniently located on the west side of Lansing on Creyts Road and on the east side on Lake Lansing Road.

The Family Health Centers offer:

- **Managing chronic conditions** such as diabetes, heart disease and arthritis and patient education to better manage your health
- **A patient advocate** to help patients learn about the health centers, understand their benefits and answer questions and concerns about care or service
- **On-site pharmacy** to consult and fill prescriptions on the spot
- **Screening services (at the Creyts Road center)** such as bone density tests, mammograms and colonoscopies
- **Free blood pressure clinics**, one day each week
- **Dental care (at the Creyts Road center)** from professionals including dentists, orthodontists and hygienists

The Family Health Centers of Blue Care Network provide a wide range of services in each location and have flexible hours. For more information on the Family Health Centers, go to **MiBCN.com**, or contact the Family Health Center nearest you.

Address	
Creyts Road Family Health Center 1401 S. Creyts Road Lansing, MI 48917 	Lake Lansing Family Health Center 1525 W. Lake Lansing Road East Lansing, MI 48823 
Phone numbers	
(517) 322-4000 Adult Medicine/Pediatrics (517) 322-8041 Internal Medicine (517) 322-8049 Dental/Orthodontics (517) 322-8018 Pharmacy	(517) 336-5600 Family Practice (517) 336-5601 Internal Medicine (517) 336-5602 Pediatrics (517) 336-5603 Pharmacy
Hours of operation	
Adults 8 a.m. to 7 p.m., Monday and Wednesday 8 a.m. to 5 p.m., Tuesday, Thursday and Friday Pediatrics 8 a.m. to 7 p.m., Mondays 8 a.m. to 5 p.m., Tuesday through Friday Adult After Hours Acute Care Service 5 p.m. to 7 p.m., Monday through Thursday Free Blood Pressure Clinic 1:30 p.m. to 4:30 p.m., Thursdays	Adults 8 a.m. to 7 p.m., Monday and Wednesday 8 a.m. to 5 p.m., Tuesday, Thursday and Friday Pediatrics 8 a.m. to 5 p.m., Monday through Friday Adult After Hours Acute Care 5 p.m. to 7 p.m., Monday and Wednesday 9 a.m. to 1 p.m., Saturday Pediatric After Hours Acute Care 5 p.m. to 7 p.m., Monday through Thursday 10 a.m. to 1 p.m., Saturday Free Blood Pressure Clinic 1:30 p.m. to 4:30 p.m., Thursdays
Available services	
Allergy injections Ambulatory (outpatient) care Dental and orthodontics Endoscopy General surgery consults Laboratory drawing station Mammography Pharmacy Radiology	Allergy injections Ambulatory (outpatient) care Laboratory drawing station Pharmacy Radiology

Here are some suggestions to get you moving:

1. Walk or ride a bike instead of driving whenever you can.
2. Walk through the mall and shop 'til you drop... pounds.
3. Make a Saturday morning walk a group habit.
4. Walk after dinner.
5. Get a dog and walk it.
6. Fetch the newspaper yourself. (No. That's not what the dog is for.)
7. Take stairs instead of the escalator.
8. Get off the elevator one floor before yours. Walk up that one floor. Add floors as you feel comfortable.
9. Drink lots of water.
10. Drink water before a meal.
11. Cut back on added fats or oils in cooking. If you must any, use vegetable oils.
12. Make brownies with applesauce instead of oil or shortening.
13. Use fat-free or low-fat milk instead of whole milk.
14. Use nonfat or low-fat condiments like sour cream, mayo, sauces, dressings.
15. Refrigerate prepared soups before you eat them. As the soup cools, the fat will rise to the top. Skim it off the surface for reduced fat content.
16. Grill, steam or bake instead of frying.
17. Eat lean red meat, or better yet, switch to fish and poultry.
18. Eat half your dessert, or share it with a dinner partner.
19. Eat fruit for dessert.
20. Eat off smaller plates.
21. Avoid food portions larger than your fist.
22. Increase the fiber in your diet.
23. Drink diet soda.
24. Don't eat late at night.
25. Skip seconds.
26. Skip buffets.

MOVE

50 WAYS TO



27. Don't skip meals, especially breakfast.
28. Keep a journal, noting your meal/snack and physical activity patterns.
29. Share an entree with a friend.
30. Make a grocery list before you shop.
31. Eat before grocery shopping.
32. Choose a checkout line without a candy display.
33. Snack on fruits and vegetables.
34. Top your favorite cereal with apples or bananas.
35. Try brown rice or whole-wheat pasta.
36. Stop eating when you're full.
37. When eating out, ask your server to put half your entrée in a to-go bag.
38. Eat an appetizer or a side dish instead of a main dish.
39. Ask for salad dressing "on the side."

40. Eat your burger with just lettuce, tomato and onion.
41. Eat a green salad instead of fries.
42. Eat sweets in small amounts.
43. Cut high-calorie foods like cheese and chocolate into small pieces then only eat a few pieces.
44. Replace sugar sweetened beverages with water and add a twist of lemon or lime.
45. Replace high-saturated fat/high calorie seasonings with herbs.

46. Substitute vegetables for other ingredients in your sandwich.
47. When you eat, sit down, chew slowly, and savor the flavors and textures.
48. Try a new fruit or vegetable. (Ever had jicama, plantain, starfruit or papaya?)
49. Ask for fruit or flowers instead of chocolate.
50. Go for the salad bar but watch the dressing, croutons and other high-calorie toppings.

IT!

You can make every day activities fun and rewarding. If you have not been active, start slowly. Consult with your doctor on the right type of activity for you.



How to reach us

For benefit information or claim inquiries, call or write the BCBSM State of Michigan Customer Service Center.

To call

1-800-843-4876

Our customer service representatives are available from 8:30 a.m. to 4:45 p.m. Monday through Friday excluding holidays.

To write

Please send all correspondence to:
State of Michigan Customer Service Center
Blue Cross Blue Shield of Michigan
P.O. Box 80380
Lansing, MI 48908-0380

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